

PATTERSON BANCSHARES, INC.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3631469	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$208	\$211	1.3%		
Loans	\$145	\$148	2.1%		
Construction & development	\$5	\$4	-20.5%		
Closed-end 1-4 family residential	\$90	\$96	6.6%		
Home equity	\$1	\$1	20.9%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	31.5%		
Commercial & Industrial	\$24	\$22	-7.5%		
Commercial real estate	\$17	\$17	-4.0%		
Unused commitments	\$10	\$14	40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$18	28.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$30	-21.2%		
Cash & balances due	\$2	\$1	-45.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$187	\$189	1.0%		
Deposits	\$181	\$173	-4.4%		
Total other borrowings	\$5	\$15	200.0%		
FHLB advances	\$5	\$15	200.0%		
Equity					
Equity capital at quarter end	\$21	\$22	3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.8%	--		
Tier 1 risk based capital ratio	17.1%	17.9%	--		
Total risk based capital ratio	18.3%	19.2%	--		
Return on equity ¹	7.1%	7.5%	--		
Return on assets ¹	0.7%	0.8%	--		
Net interest margin ¹	4.1%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	106.9%	66.3%	--		
Loss provision to net charge-offs (qtr)	90.7%	1500.0%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	20.6%	18.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.3%	0.2%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	0.0%	0.9%	0.3%	--
Commercial & Industrial	0.0%	6.6%	0.0%	0.0%	--
Commercial real estate	0.5%	0.0%	0.0%	0.0%	--
Total loans	1.0%	1.7%	0.2%	0.0%	--